

Elementary



EduGuide

Your roadmap to student success

Seven steps to stay ahead 3

Parent guide to school improvement 7

Top five college savings plans 12

EduChallenge Makeover 14



Do our survey at www.Parentpedia.org

Earn your chance to win one-of-five \$100 Target™ Cards



Cosponsor



WE'RE ALL SHORT ON TIME.

But here are a few big ideas that you can fit in no matter how much you've got.



5 MINUTES

- Look at his finished homework, but don't just say it's nice. Experts say kids are more motivated when you tell them exactly what you like and how it makes things better for them and others.
- Play "I Spy." Say "I spy something aqua colored" or "I spy something that begins with the letter N." Kids love to play guessing games, and won't even realize they're learning.
- Build his vocabulary. Ask him to repeat a word like "physician," and then explain what it is and how it's used in a sentence. **Kids with large vocabularies become stronger readers faster.** But they can't get it from TV, which even at its best uses only about half as many complex words as books and magazines.

20 MINUTES

- Call or email the teacher and ask how your daughter is doing in reading or math.
- Read a book part way and ask her to guess what comes next or to create her own ending.
- Help her explore her world by seeing how water changes from a solid to a liquid to a gas. Let her hold the ice. Ask her what she thinks will happen when she puts it in a warm pot? And then when the water boils? Is it still water? What would happen if she put it back in the freezer? Tell her how making guesses, testing them and being honest about what you see is what science is all about.

120 MINUTES

- Take him to a zoo, college campus or nature center and let him lead the way using a simple map.
- Just for fun ask him to help you write your shopping list or read signs to find an item at the store.
- Tell him a story about how your community was different when you were a kid and why it changed. Better yet, show him examples of how different things are now. You're the first history book he'll ever read.

Get twice as much from your EduGuide.

Mark us up. Research shows that you'll learn more, do more and remember more when you highlight things you like, circle things you want to do and write your own thoughts about what you've read. That's because reading exercises one part of the brain while writing exercises another.

EduGuides™: *Your roadmap to student success.*

Published by Partnership for Learning, a nationally award-winning source for family education guidance. Get more free help online at www.PartnershipForLearning.org.

Publisher: Bryan Taylor; Distribution Director: Noah Izzat. Contributing authors: Margaret Trimer-Hartley, Peggy Walsh-Samecki and Michelle Schira Hagerman.

Partnership for Learning © 2007. All rights reserved. *EduGuide* is a trademark of Partnership for Learning. No part of this publication may be utilized or reproduced without the written permission of the publisher. The *EduGuide* is supported in part by a GEAR UP grant from the United States Department of Education PR award P3345060004. Comments and questions are welcome at 1-800-832-2464 or info@PartnershipForLearning.org. Contact us by mail at 321 North Pine, Lansing, MI 48933.

What makes the biggest difference in why some kids do better in school than others? I asked dozens of parents and teachers when my own son started kindergarten. Here's what I found.

- 1. Focus on home first.** Don't busy yourself with bake sales. It's nice to be involved at school, but educators and experts agree: parents play their most important role at home. Teachers say they want parents to send their kids to school with strong work and social habits.

Volunteering at school can build relationships. But doing learning activities with your child at home will have more impact on your child's school success. The exception is tutoring; parents who learn to tutor other children at school often become better at helping their own kids at home.

- 2. Back up your child's teacher.** Teachers want to treat all kids the same, but they often admit that they're more likely to go out on a limb for a child whose parents support them.

Want your child to get the extra attention and discipline she needs?

- Tell the teacher, "I'll back you up."
 - Ask how to support classroom learning at home
 - Follow through on discipline issues, and
 - Say "thanks" in a personal way.
- 3. Get a source for insider advice.** Sooner or later you're going to face a problem. Build a relationship now with someone — a principal, counselor, another teacher or parent — who can give you the inside scoop about how to work with the school.
 - 4. Get help fast when reading and math scores fall below grade level.** Children who aren't strong readers by the end of third grade are more likely to drop out of school in later



years. Those who struggle in math may get shut out of college track classes in middle and high school.

Kids learn at different paces, but if they slip below grade level — a few D or F test scores in a row — talk to the teacher about finding a tutor or other help. Yes, the school will tell you if there's a major problem, but you'll save time, money and heartache by staying on top of the issue before your child is recommended to be held back.

- 5. Plug in.** Kids spend 80% of their waking hours outside of school. You can double their learning time by plugging them into after-school, summer and cultural activities. Check churches, libraries and Boys & Girls clubs for free or low-cost classes. Unplug the TV and video games; the doctor-recommended limit is 1–2 hours daily.
- 6. Pick a dream college and career.** Tell your kids early and often that you expect them to aim for college. Don't worry now about picking the right two- or four-year program; just give them something to dream about.

Research shows that most of the kids who made it to college never thought they had a choice; their

parents promoted college early and often, even if they didn't go themselves. Visit campus events or museums and cheer for the home team. Talk about your own work history and ask what they want to be. Do they enjoy drawing? Have them visit an architect or art studio. Learn together about the education and skills they'll need to succeed.

- 7. Monitor motivation.** Ask your kids weekly what they liked or disliked about school. It will give you an early indicator when something — a bully, bad grades, or worse — is going wrong. Don't accept a one-word answer; listen for an explanation. Don't just ask, "How was school today," since "okay" is the standard answer. Instead, ask, "What did you read/do/see today?" Liking school is the engine that keeps kids learning.

Want to help your child stay ahead? Circle one of the steps above and do it this week. Then keep reading to find more firsthand advice on how to follow these tips. 🍎

Bryan Taylor is president of Partnership for Learning, which publishes the *EduGuide*. He is a national speaker and father of two.



WHAT TEACHERS WISH PARENTS KNEW:

LET'S TALK, you first.

By Margaret Trimer-Hartley

Just about every time my son Nik experiences something new, I brace myself for the phone call home.

First day of kindergarten: “I thought you should know, Nik said he’s never happy.”

First day of drama camp: “Nik ripped his shorts and insists that he never wants to come back.”

First day of piano lessons: “Nik got frustrated. I think he needs a teacher with a stronger personality than me.”

Transitions are tough for my bright, intense 8-year-old. Watching him struggle through them is even tougher on us.

As my husband Daymon said, “If Nik could skip beginnings and have only middles and ends, his life would be great.”

Beginnings are difficult for lots of children and adults. Fear of the unknown and lack of perspective conjures our worst nightmares. The early elementary years are full of transitions for children. We can’t avoid

them, but we can tame the fear and bolster our child’s success by getting involved early and sticking with it.

The opportunities to get involved seem endless — fundraisers, parent-teacher conferences, field trips, plays and art shows.

But all the activities in the world cannot equal the impact of strong, trusting relationships between parents and teachers. **In fact, out of all the things schools ask parents to do, sharing information is what many teachers say they value the most.**

They also say they wish parents would make the first move.

“We feel like it is not politically correct or polite to get personal with parents,” said Susan Wilke, a kindergarten teacher in Eaton Rapids, Michigan. “But we know the more information we have, the better we can educate your child.”

BUILDING A PARTNERSHIP

Parents usually know their child better than anyone: strengths and

weaknesses, quirks and motives. We also know what’s going right and what’s not in our families.

The last thing most of us want to do is burden our child by revealing faults, overstating strengths or opening the door to the family’s skeletons. But the exchange of key information about your child with her teacher is as important to her success as a good breakfast and 10–12 hours of sleep each night, because it puts everyone on the same team.

“I think it’s hard for the majority of parents to be honest and be open,” said Linda Bottomley-Fink, a first-grade teacher at Bennett Elementary School in Jackson, Michigan. “But it’s not really a partnership if parents don’t bring their information to the table. One thing I’ve learned over the years is that every family, no matter their income or education level, has issues. Life happens to all of us.”

Keep this in mind: eventually the people who work with our children are going to discover who they are. Sharing early gives everyone a head start, and



9 Questions to start a partnership

1. What would you like to know about my child?
2. How can I help you to help my child?
3. Can I see a list of what you expect the class to learn by the end of the year?
4. What can I work on right now at home to help my child stay ahead in class?
5. How does my child act at school?
6. What motivates my child and makes learning easier? What doesn't seem to work?
7. What books would be good for my child?
8. What tutoring or enrichment opportunities might be good for my child?
9. What's the best way to contact you?

Before you meet with the teacher, write — yep, write — your own list of questions; it beats waiting until the drive home to remember what you really wanted to talk about. For more tips get our Teacher Conference Planner at www.PartnershipForLearning.org.

it eliminates the guessing and judging that hurts all of us. It also guarantees that your child's strengths won't be overlooked and that their challenges will be understood.

Listening to your gut is often the best way to gauge what to share and what to hold back. Sometimes, though, your gut tells you to hide the very things that teachers most need to know.

"I don't need to know every detail of a child's life," said Nancy Shaw, a first-grade teacher at Tyler Elementary School in Livonia, Michigan. "But if a parent would just tell me, for example, that they're going through a difficult divorce, then I can understand why the child may be acting out. The more I know, the less I'm inclined to make assumptions or pass judgment."

PUT IT IN WRITING

After every rough start with Nik, I found myself saying, "I should have warned them."

Now I do. Right away I talk to teachers and other adults who work with him. I share the good, the bad, the ugly and,

if possible, some strategies that work with him.

I've even started writing it all down in a letter at the beginning of the year. I wondered if teachers would think I was nuts, until Nik's teacher, Shera Emmons, later told me that she liked the letter so much that she did the same thing when her own toddler entered day care.

"I like the idea of a letter (instead of a verbal conversation)," Emmons wrote. "A letter gives me time to read and absorb the information.... go back, re-read and compare [it] to the observations that I have made of the child. **A letter from a parent that acknowledges that their child is not perfect also opens the door of communication. I am more willing to discuss an issue with a parent before it becomes a problem, if I know they will be understanding (and not defensive).**"

I feel better because I am in control of their first impression of my son. Teachers feel better because they are prepared for the challenge. And we're

CONTINUED ON NEXT PAGE



Dear Teacher

"First, let me tell you we are thrilled that our son Nik has been chosen to be in your class. Let me introduce you to Nik:

He is an incredibly bright boy — and that is sometimes a source of difficulty for him and his teachers. He struggles to find peers with whom he can relate. While he has friends, we are eager for him to find a real buddy—or two! Nik started school as a pretty aggressive, bossy child. He will likely try to be your co-disciplinarian, alerting you to the misbehavior of others, but often dodging responsibility for his own misdeeds.

He tends not to volunteer much in class — perhaps out of fear of failure. His holding back does, however, pay off as he usually gets it right when he finally decides to go for it!"

Read the rest of author Trimer-Hartley's letter at www.PartnershipForLearning.org. Then use our template to write your own.

both more comfortable listening to each other.

Beth Crawford, of Clarkston, Michigan agrees. She was afraid that her “kind, naïve” daughter Madison would get lost in the shuffle — or worse — in kindergarten last year.

“It’s so hard to leave the warm-fuzzy environment of preschool and adjust to the down-to-business feel of kindergarten,” she said. “I was really worried.”

The orientation and workshop for new parents at the school were helpful, but Crawford said she didn’t find the relief she really needed until she talked one-on-one with her daughter’s teacher.

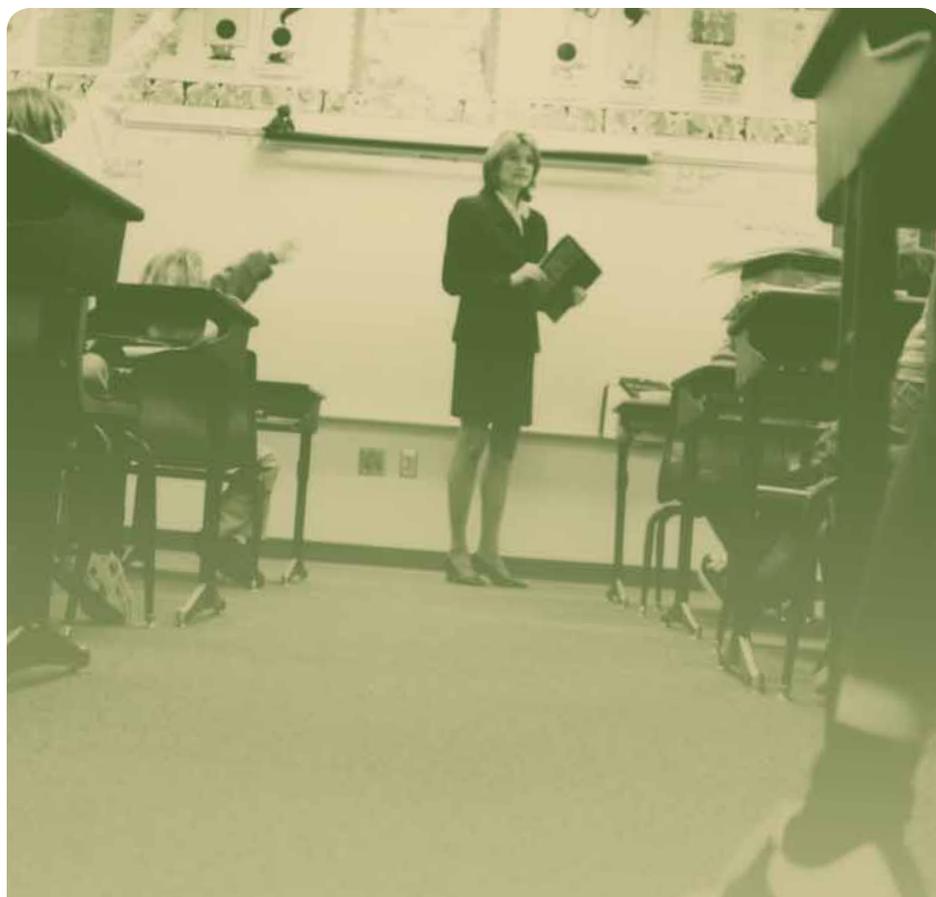
“I didn’t hold back information; I was downright open,” Crawford said. “I wanted the teacher to not only know my daughter, but to know her on a personal level. This is who she is, what she likes, what she’s afraid of. It empowered me, because I never worried that they would overlook her talents or miss something important about her.”

She didn’t stop there. When her daughter was lashing out at a younger sibling at home, Crawford immediately shared the behavior with the teacher.

“It put her on alert, and if she saw Madison lash out at another child, she could crack down on her,” Crawford said. “I didn’t know what to do about it. But together, we solved the problem. What could be better than that?”

Happy endings: they don’t just happen. Start the conversation with your child’s teacher now. 🍎

Margaret Trimer-Hartley formerly directed communications for the Michigan Education Association and is now the Developer of New Schools for New Urban Learning. She is the mother of two.



Teacher troubleshooter

Sooner or later, you may run into a problem with your child’s teacher. Every relationship has issues. Use the three steps of our Teacher Troubleshooter to overcome them and build stronger partnerships to support your child.

1. Don’t assume the teacher is the whole problem. As in any profession, some teachers are better at certain things than others. But it takes two to tango. Most problems — and most solutions — involve contributions from each party.
2. Pulling a “Behind-Your-Back-Brenda” will backfire. Work first with the teacher. Be honest about your concerns and ask what each of you can do to make the situation better. Make a list together with a plan to share info on progress. If your teacher seems defensive, be patient. Getting burned by “problem” parents may have colored the way he or she relates to every parent.

Some families jump from one teacher or school to another, only to find they’ve taken their problems with them. If things go badly, start by working on your part. Your child will become stronger by learning skills to deal with difficult situations.

3. Still a bad fit? Don’t waste a year of your child’s education by ignoring the issue. Research shows that the effects of a bad school year can still be seen on a child’s test scores up to three years later.

Find tutors and other programs to fill what’s missing. Some schools will consider mid-year teacher switches. For the next year, many schools will allow parents to let them know their teacher preference in writing during the spring. But keep in mind that principals don’t always want to do this because they can’t make everyone happy, including you.

Ask the principal how she handles teacher choices. Focus your request on your child’s needs, not the teacher’s faults or strengths, and then ask for recommendations. Just keep in mind that finding the right fit may be less obvious than you think. Some teachers get better results with low achievers, some with high. Popularity isn’t a good gauge because everyone measures success differently. One researcher found that the principal’s picks for best teacher weren’t always the best at boosting student achievement.

See a sample teacher request letter at www.PartnershipForLearning.org.



Helping Your **CHILD** and **SCHOOL** Stay Ahead of the Curve

The economy is changing and Michigan schools are changing with it!

As children move through school, chances are what they learn will be different from when you attended school. In fact, it seems change is all around us. Today, we live in a digital age and compete for jobs on a global basis. We know for our students to remain competitive, they will need to be fluent in more than one language; use technology; acquire advanced knowledge and skills; and attend college or complete a post-secondary program to get a good paying job.

Clear learning goals are key

To better prepare students for college and the workplace, teachers and parents need to have a clear and common understanding of what students in all grade levels need to know and be able to do throughout school.

Over the past four years, the Michigan Department of Education with the help of parents, educators, state and national educational experts, and the business community have worked together to develop clear education learning goals for students. These goals, called content expectations, were developed in two formats, by grade and by course.

The grade and course content expectations serve as the foundation for what is taught and tested to ensure students are learning what they need to move successfully into the next grade or subject.

Grade Level Content Expectations

outline what students in kindergarten through eighth grade should know and be able to do by the end of each grade to be successful the following year.

Kindergarten Reading Expectation Example: Change the sounds of words by changing letters that can make new words. For instance: "hat" becomes "at," or "sat," or mat."

Course Content Expectations outline what students should know and be able to do in high school level subjects for now required graduation.

English Language Arts Expectation Example: Compose essays with well-crafted and varied sentences demonstrating a precise, flexible, and creative use of language.

Parent guides have been developed for K-8 Grade Level Content Expectations (GLCE). These documents can be found at www.mi.gov/glce. The Course Content Expectations are available at the Michigan Department of Education web site at www.mi.gov/highschool.

“With Michigan’s economic future on the line the time for piecemeal change in education in our state is over. From setting high standards in our K-12 schools to giving every young person the opportunity to earn a college degree we are now committed to enacting fundamental change in our education system. And whether we are focused on the needs of our own sons and daughters or the health of our state’s economy, this moment in time demands no less.”



New Michigan merit graduation requirements impact early and middle school students

Michigan's new state graduation requirements are now among the best in nation. The new Michigan Merit Curriculum requires students to complete 16 credits for graduation and an online learning experience.

In addition, students who entered the 3rd grade in 2006 (Class of 2016) will need to complete two world language credits in grades 9-12; OR an equivalent learning experience in grades K-12.

Prior to these new requirements, all school districts had graduation requirements, but the number and type of credits varied widely throughout the state. The only state requirement was one semester of Civics.

For a brochure or additional information on the Michigan Merit high school graduation requirements, visit www.mi.gov/highschool.

Michigan Merit Curriculum High School Graduation Requirements (Effective Beginning with Students Entering 8th Grade in 2006)

MATHEMATICS - 4 Credits

Algebra I	Geometry
Algebra II	One math or math-related course in final year of high school

ENGLISH LANGUAGE ARTS - 4 Credits

English Language Arts 9	English Language Arts 11
English Language Arts 10	English Language Arts 12

SCIENCE - 3 Credits

Biology	One additional science credit
Physics or Chemistry	

SOCIAL STUDIES - 3 Credits

.5 credit in Civics	.5 credit in Economics
U.S. History and Geography	World History and Geography

PHYSICAL EDUCATION & HEALTH - 1 Credit

VISUAL, PERFORMING AND APPLIED ARTS - 1 Credit

ONLINE LEARNING EXPERIENCE Course, Learning Experience or Integrated Learning Experience

WORLD LANGUAGE - 2 Credits

In grades 9-12; OR an equivalent learning experience in grades K-12 beginning with students entering 3rd grade in 2006.

Just the Facts

Each year schools are required by law to provide parents with important information on school performance and on individual student achievement.

Information and reports you should receive from your school

- **The Michigan School Report Card** contains two main components:
 1. Education YES! is Michigan's system of school accreditation. The system includes components for student achievement, measuring both status and change, and a measurement of Indicators of School Performance.
 2. Adequate Yearly Progress (AYP) is an accountability measurement tool required under the federal No Child Left Behind (NCLB) Act of 2001. AYP evaluates schools and school districts
- **State and local student test results** such as the Michigan Educational Assessment Program (MEAP) given in grades 3-8 or the Michigan Merit Exam taken in grade 11. These results are also available on the MDE web page.
- **The school's parent involvement plan.**

in the areas of academic achievement, participation in state assessment, graduation rate for high schools, and student attendance for elementary and middle schools. According to NCLB, Michigan and other states must develop target starting goals for AYP and the state must raise the bar in gradual increments so all students are proficient in state reading/language arts and mathematics tests by the 2013-14 school year.

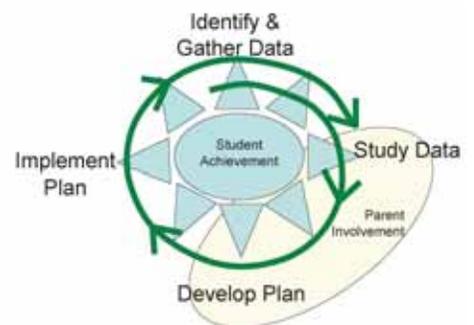
AYP applies to each district and school in the state. However, NCLB consequences for schools that do not make AYP for two or more years in a row only apply to those districts and schools that receive Title I funds. If a school fails to meet AYP for two consecutive years, the school is deemed in need of improvement — Year 1 and must offer public school choice. If a school fails to meet AYP for three consecutive years, the school is labeled in need of improvement — Year 2 and must offer public school choice and supplemental services, including tutoring. If a school fails to meet AYP for four consecutive years, the school is labeled in need of improvement — Year 3 and must take corrective action. If a school fails to meet AYP for five consecutive years, the school is labeled in need of improvement — Year 4 and must plan its restructuring. If a school fails to meet AYP for six consecutive years, the school is labeled in need of improvement — Year 5 and must implement a restructuring plan. A school exits Program Improvement when it meets AYP for two out of three years.

You also may find this information in the Michigan School Report Card which is available online at the Michigan Department of Education (MDE) web site at www.mi.gov/mde.

How schools are keeping up with change and how you can help

Each year, schools and districts establish a team to review policies and practices and develop a blueprint called a School Improvement Plan to improve and enhance student achievement. This plan establishes long and short term goals and objectives that will guide teaching, resource allocation, staff development, data management and assessment. It also can be used to measure a school's or district's ability to meet the goals and objectives established in the plan. Schools are required to have one or more parents on their school improvement team.

To assist schools in their improvement efforts, the Michigan Department of Education developed a School Improvement Framework that can be individualized and used in multiple ways to develop, support, and enhance school district and building improvement plans and measure success. In addition, schools will soon report on how they are doing in developing and implementing their improvement plan and goals.



Your child's school is working to improve in these five general areas of focus:

1. Teaching for Learning
 2. Leadership
 3. Personnel and Professional Learning
 4. School/Community Relations
 5. Data and Information Management.
- Remember — School improvement is an ongoing process. Parent input is a critical determinant of improvement priorities. When schools know what parents want and expect — they're better able to meet families' needs.

STAYING AHEAD OF THE CURVE (CONTINUED)

How are your school's improvement efforts going?

Find out by taking this quiz. These 15 benchmarks for improvement are taken directly from the Michigan School Improvement Framework. How do you think your child's school currently rates on each of them? Check Yes (Y), No (N) or I don't know (?) then read on to interpret your results.

BENCHMARK		Y	N	?
1.	My child's curriculum is aligned to state content expectations.			
2.	Curriculum expectations are communicated to me in ways that are easy to understand.			
3.	I receive reports regarding my child's academic performance in a timely manner.			
4.	My school uses data to drive actions and decisions.			
5.	My child's school is safe and orderly.			
6.	My child's school has a plan for improvement and I know exactly what things they're focusing on to make it better.			
7.	The teachers at my child's school know how to use technology to support and enhance student learning.			
8.	My child's school communicates with my family in a variety of ways (e.g. parent-teacher nights, assemblies, newsletters, the Internet, phone calls home etc.)			
9.	My child's school is sensitive to my family's culture, language, economic status and religious beliefs.			
10.	At my child's school, there are opportunities for me to learn about and to become involved in school activities (e.g. volunteering in the classroom, teaching a special skill, sharing a story, reading to students, chaperoning field trips, seminars on homework help etc.)			
11.	There is a system in place at my child's school to coordinate parent volunteers.			
12.	Parents are involved in planning and policymaking at my child's school.			
13.	My child's school has helped our family understand how to help our child make good academic decisions for his/her future.			
14.	My child's school involves the community in its programming. There are opportunities for students to be involved with community groups and businesses.			
15.	When I need information about my child's learning and academic program, it is readily available to me.			
TOTALS				

How to use the results

Talk to your school about these results and ask for a copy of their School Improvement Plan. It is important for parents to understand that schools are working toward these benchmarks (and many others). They may not be there yet — but just having a plan and letting parents know that they're working toward it is the first step.

Is there an issue of particular importance to you? Let the school know. Do you think your school is doing an exemplary job of one of these benchmarks? Let them know that too. After all, everyone appreciates a pat on the back from the people they're trying to serve.

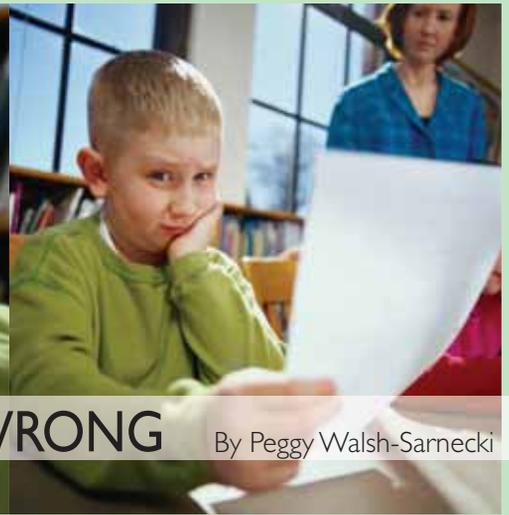
Be part of the solution — get involved

When parents are involved — children receive higher grades, attend school and graduate, and have fewer instances of violence and drug/alcohol problems.

Here are some ideas on how you can get involved:

- Make sure you are getting all the reports that have been outlined in this article. Take time to read this important information, and if you have any questions, discuss them with your child's teachers or your school's principal.
- Become a member of your child's school improvement team or get a copy of the school's improvement plan and monitor its progress.
- Attend parent-teacher family involvement meetings.
- Attend parent-teacher conferences — ask questions about your child's progress in mastering the Grade Level Content Expectations for his/her grade level.
- Explore ways you can support your child's learning at home to support classroom instruction.
- Volunteer. There are many ways to provide support both during and after school hours. Your expertise is valued. It's great for your child to know you care enough to spend your time and energy and that you value education.
- If you see a problem — SPEAK UP! Don't be intimidated, do your part by helping your child's school address issues that are important to you.

The Michigan Department of Education's web site is filled with lots of valuable information. Check out the "Parents and Family" section for more information at www.mi.gov/mde.



WHAT CAN GO WRONG

By Peggy Walsh-Samecki

LISTENING TO A LEARNING DISABILITY

Learning disabilities are a scary issue for parents. Long before you hear anything about it, your child's teacher will have her suspicions. If those suspicions persist, sooner or later he will request a conference to break the news.

"I'm the mother of a learning disabled child," said Gayle Green, chief academic officer at the Macomb Intermediate School District, "and I was devastated at the first IEP [a parent-teacher meeting to create an Individualized Education Program for students with special needs]. And I'm a trained educator. Then I gathered myself together again. [I] said, '[I'm] the adult in this situation and it's my job to see that she gets what she needs.'"

A learning disability means your child learns differently, not that your child can't learn. Talk to the teacher and school experts to find out what they think the problem is. Then make an appointment with an outside expert to get your own diagnosis. For instance, many local hospitals offer specialized evaluations.

Remember, putting a name on your child's difficulty is the first step to finding the right solution. Once you've identified the problem, you have a start on helping your child find the learning strategy that will lead to success.

BAD BEHAVIOR'S OFTEN OVERLOOKED ROOTS

Discipline is the art of changing behavior, and there are lots of ways to practice it. Sometimes the hardest but most effective thing is to recognize when your standard tactic isn't working and try something new.

When behavior changes suddenly, try digging for any frustrations that may be at the root of your child's behavior. Take an honest look for family frictions, peer problems and other issues.

No problems at home? Talk to your child and her teacher about what she finds frustrating at school. Kids who are falling behind often act tough, silly or sullen to hide feeling stupid; kids who don't feel challenged may find destructive ways to use their excess energy. Gifted children sometimes need as much extra attention as those in special education.

You may even want to test for a learning disability or special aptitude. Green's two-year-old had a bad habit of biting other kids. She later found he was frustrated because he couldn't hear well. Tests confirmed it. When she solved that, the biting went away.

The one thing you can't afford to do is ignore behavior issues. They'll only get worse as your child approaches the teen years. If you can't find a strategy to change the behavior, make an appointment with your family pediatrician, a counselor or clergy member to help.

DANIEL GETS A "D"

Sometimes the biggest shock of all is simply realizing that your pre-school Einstein is, well, average. All the parental dreams of those early years evaporate into a chalk-choked haze. There is one sure-fire plan of action here: Get over it.

Then get at what the "D" really means. Does Daniel not understand the subject or did he not put in the effort? Did the whole class stumble on this test or did he just have a bad day?

Grading is less of an exact science and more of a way for the teacher to send signals home. Teachers say they often add up effort, attitude, and the quality of work to decide the grade. They also are influenced by how other kids in their class are doing. So an "A" at one school could mean a "B-" at another.

What is clear is that sending home a "D" is a sign that Daniel needs help. A string of "D"s means he needs serious help. But ask the teacher what kind of help: a nudge to work harder, some extra practice at home or tutoring to help him master the topic.

Of course not everyone can be above average. But with your love and active support, you can help your child recognize his strengths and overcome his weaknesses. 🍌

Peggy Walsh-Samecki is a *Detroit Free Press* education reporter with three children.

COLLEGE BEGINS IN

Kindergarten

Your child will not be college age for years. But the earlier you begin a college savings plan, the better. Here are five different, inexpensive ways to start a tax-free college savings account.



529 SAVINGS PLANS

Pick which state has the best plan for you, but most offer tax and other benefits for using your home state's plan. You can begin with as little as \$25 with the Michigan Education Savings Program (MESP).

Pro: Contributions are eligible for a \$10,000 Michigan tax deduction (\$5,000 for single tax filers). Use the funds at any accredited postsecondary college in the U.S.

Con: The plan's tax-free status is up for renewal by Congress in 2010. Account value may fluctuate depending on investment options.

529 PREPAID PLANS

Pay tuition now; lock in today's rates. Example: With the Michigan Education Trust (MET), buy a 5-year-old one semester at a community college for as little as \$13/month for 120 months. Cash up front for four years of tuition and mandatory fees at a public university is \$35,436. Program does not cover room and board.

Pro: Guarantees against rising tuition costs. Monthly payment contract will motivate you to save. Can be used to pay for part of tuition out-of-state and private colleges. Total contract price is eligible for Michigan tax deduction.

Con: Child must be a Michigan resident. You cannot transfer to another child or cash out until the child turns 18.

EDUCATION SAVINGS ACCOUNT

Open an account with any bank, broker or mutual fund, like retirement savings.

Pro: Can be used for college or any educational expenses K-12 — including books, private school tuition, computers, tutors. Lets you pick your own investments.

Con: Limited to \$2,000/year per child. Tax benefits phase out for some families making more than \$95,000. May tempt you to spend before child's college years.

CASH BACK

Buy selected goods with a registered credit card and get 1 to 10% cash back for college savings account. Upromise, EdExpress.com, Babymint.com and MBNA Fidelity credit cards offer such programs.

Pro: Save while you spend: Average annual savings range from \$50 to \$500. Registered friends can direct their earnings to your account.

Con: Limited dollar value. Fewer investment options. May tempt you to chase rebates and eat up savings you could put into your child's account.

ROTH AND TRADITIONAL IRAS

Tax laws now let you take money from these retirement accounts to pay for college without penalty. You can open IRA accounts at any bank or investment agency.

Pro: Some experts recommend saving for retirement or a home before saving for college; this allows you to save for both and choose how to spend it later. Lets you pick your own investments.

Con: Currently limited to \$4,000/year per person. Some restrictions apply. May confuse your retirement planning; your retirement fund may not attract contributions from Grandpa.

3 Rules for College Savings:

- 1. Start early.** When your child is 5, start saving \$100/month for 13 years. With 8% annual return, that's \$27,000. Waiting until the child is 12 requires investing \$240/month over seven years to get the same amount.
- 2. Invest often.** Commit now to set aside \$5, \$50 or \$250/month. Or have it withdrawn from your paycheck. Send refunds, rebates, loose change to the fund. Ask relatives to contribute to the college fund instead of buying toys.
- 3. Don't wait.** Earmarking even \$25 makes a difference. Telling your kids will inspire them. Ask them to help and drop a dime in their college jar for every dollar they get. It will teach them to work towards a goal.

Will saving now cut my child's financial aid later?

A little for some, but you're still better off having money than not, just as you're better off earning wages than not, despite income taxes. Using today's aid formulas, a low- or medium-income family could lose up to \$5 in aid for every \$100 extra they saved in any of these tools. But higher-income families probably won't qualify for need-based aid anyway.



Michigan Higher Education Student Loan Authority

Michigan Students First



**Hit A Homerun With
MHESLA's Borrower Benefits**

mistudentloans.com

Edu-Challenge Makeover

THEN

Erica's mom, Kristin, still remembers the moment at the first grade parent-teacher conference. She asked how Erica was doing. She wasn't ready for the answer. "Actually," said the teacher, "Erica is struggling with reading."

What did struggling mean? At the time, Kristin was working as an educational assistant in her daughter's school and felt she had a handle on things. Suddenly, she didn't. Together she and her husband and the teacher decided to monitor Erica's progress. They hoped Erica would catch up with a little extra support.

In second grade, Erica started falling behind in math too. Her teacher was concerned enough to recommend a professional assessment of her language skills. Results revealed that Erica's IQ was very high, but her reading skills lagged a half-grade behind her peers. She needed a formalized plan for extra support, but the school district didn't have a specialized program to offer.

Kristin recalls feeling torn: "we were at home there." But in 2006, before Erica entered third grade, they moved their family to a neighboring school district that offered the Soar to Success program for struggling readers. Erica was eligible to participate because she had been formally tested and identified through an Individualized Education Plan (IEP) meeting.

NOW

Now in third grade, Erica goes to the "reading room" for specialized reading support. "At first, she didn't like going because she was the only one," says her mom. Nobody likes to be singled out as being different, especially when you're the new kid.

For 45 minutes every day, Erica gets individualized reading and spelling support from a specially trained teacher. Her classroom teacher even tutors Erica every Tuesday after school. According to Kristin, all of this one-on-one support has made a big difference.

Erica still hasn't caught up to her peers. Finally, however, she is feeling good about school. "She likes to make up her own stories. She's working on being more organized and she works on spelling every night. She comes home and gets her homework started right away — she's succeeding."

NEXT

Erica starts fourth grade this fall and has already told her mom that she shouldn't have to go back to the "reading room" because she's doing so much better. Kristin isn't too sure about that. Erica's language processing issues can't have disappeared in one school year.

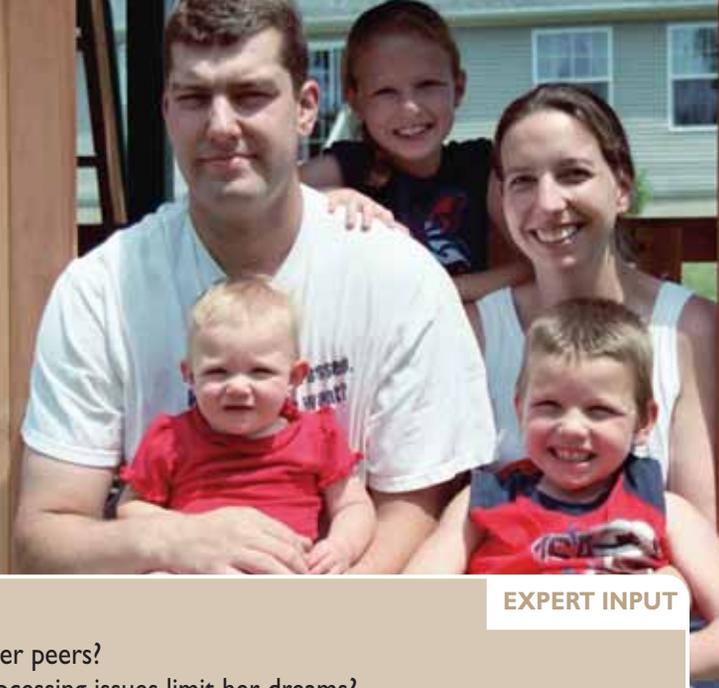
Looking to the future, Kristin wonders what Erica will become. Right now, she wants to be a veterinarian. Kristin hopes that all of Erica's dreams come true but wants to protect her from disappointment. She worries that Erica is setting her sights too high. "Erica's reading may soar, and she may become a doctor...I just don't know."

Michelle Schira Hagerman, who is currently teaching the ABCs to her own daughter, is the director of training for Partnership for Learning. She is a veteran teacher with a Master's in Language Education.

"Reading is synthesizing and giving meaning to words on a page. This is a skill that you keep on developing your whole life. You don't just get it. In fact, nobody ever finishes getting it."

—Emily Astor





EXPERT INPUT

Child

Erica, age 9, future veterinarian.

Parents

Kristin & Eric, trying to do the right thing.

Issue

Erica has a high IQ, but reading problems hold her back.

Strategies tried

- Monitoring progress with teacher
- Testing Erica's language skills
- Creating an Individualized Education Plan (IEP)
- Moving to a school with a stronger reading program
- Daily one-on-one reading and spelling exercises
- Weekly after-school tutoring
- Getting more organized on homework

Strategies recommended

- Read lots of different easy books and magazines daily at home together.
- Ask open-ended questions about what you read.
- Be honest and optimistic – Erica will have to work harder, but she can succeed.
- Cheer her on at every step. She's made great progress.
- Make connections when you read.
- Practice up to 20 sight words at a time from the list at www.PartnershipForLearning.org.

Questions

Can Erica catch up to her peers?

Will Erica's language processing issues limit her dreams?

What else can Erica and her parents do?

EduGuide tapped two experts to help Erica and her family move forward.

Erica, what you need to do is to read, read, read. Read tons of books, magazines — anything that is easy, at your level and fun. Reading skills are like muscles that get stronger with training. The more you practice, the stronger you'll be.

Advice for Mom and Dad: Erica needs to feel really successful. The only way she can do that is by successfully reading, every day. When you read with her, ask her open ended questions that engage her critical thinking skills. If Erica can have a conversation with you about the book, not just regurgitate the characters and plot, you know that she's really reading.

As for the worry about Erica's future, I have a story. I once taught a student who is very bright but who has a severe learning disability. He works hard in school and with his tutors, but he is never going to outgrow his problem and he will never be able to spell correctly without support. He will, however, succeed in life for two reasons.

First, he's developing strategies to cope with his limitations by working with skilled teachers. Second, he has a mother who tells him that he can do whatever he wants to do in life — if he wants it badly enough. She is straight up with him and says he'll have to work five times harder than other people AND she is there cheering him on at every small success.

Where learning is concerned, I'm for honesty and extreme optimism.

Emily Astor is an experienced teacher who has helped many young students develop reading comprehension strategies. She enjoys reading and sharing stories with her two sons.



Erica, the first thing you should do is celebrate your success! In addition to the strategies you've learned so far, I'd encourage making connections in your reading. After you've read a text, try to find connections to other things you've read. Compare characters to see if they have the same behavior or reasons for doing things. Do the stories remind you of a personal experience? Imagine how you would feel if you were in the same situation.

I'd also recommend some homework with words. At every grade level, there are certain frequently-used words. If you learn these words before you meet them in a book, your reading will be more fluid. You can find one thousand sight words for practice online in the section for this *EduGuide* at www.PartnershipForLearning.org. But be careful! Only work on twenty words at a time; when those are reliably memorized, go on to the next batch!

Lynn Abbey is a twenty-year teacher who has worked with both students and teachers in the area of Literacy. Lynn will be spending this summer with her six-year old daughter, practicing sight words and reading!



Ask these open-ended questions while you read:

- What words do you know here?
- What might this word mean?
- What was this paragraph about?
- How does it make you feel?
- What's happened so far?
- What could happen next? Why?
- Who was this story about?

Is your child ON THE ROAD TO SUCCESS?

This is where the rubber meets the road. During the elementary years you'll set the course for your child's success. We've identified five critical issues on the map that will mark your progress. Give yourself one point for each step you've already taken along the road. Then add up your score to see which parts of the map need extra attention.

HOME LEARNING

Read with my child 20 minutes daily.	
Asked my child questions about the story as we read.	
Have played home learning activities with my child.	
Used regular chores to teach my child good work habits.	
Taught my child to show respect to me, others and his community.	
Subtotal	

SCHOOL

Sent a letter to initiate a relationship with my child's teacher.	
Told my child's teacher "I'll back you up."	
Volunteered or participated in parent meetings at my child's school.	
Connected with an "inside source" who can help me solve school problems.	
Asked an active parent what to watch out for.	
Subtotal	

MONITORING

Asked my child specific questions like "what was your favorite moment today" instead of just "how was school?"	
Checked-in with teacher for informal progress report monthly.	
Reviewed my child's homework nightly.	
Know my child's most recent grades in reading and math.	
Read all school notices.	
Subtotal	

SCHEDULE

Gave my child a healthy breakfast daily.	
Limited daily screen time to Dr. recommended 2 hour max.	
Planned 60 minutes of daily physical activity: walking to school, sports and more.	
Made daily time for unstructured exploration and play.	
Scheduled another learning activity outside of school time.	
Subtotal	

EXPECTATIONS

Set consistent rules — no means no every time.	
Caught my child doing good things daily and gave specific praise about how these things benefit him and others.	
Told my child about how she'll go to college one day and gave her one to dream about.	
Set \$25 aside for college savings.	
Started my child contributing to his college savings account.	
Subtotal	

TOTAL SCORE

Add all subtotals	
--------------------------	--

- 1-5** The journey of 1,000 miles begins with one step.
- 6-10** Headed in the right direction.
- 11-15** In gear and on the road.
- 16-20** Full speed ahead.
- 21-25** Success, here we come!

WANT TO IMPROVE YOUR SCORE? Pick one missing piece and put a "to-be-done" deadline on your calendar. Then look inside for more how-to advice. Want to make it a habit? Put a checkmark on your calendar every day you make it happen. Thirty days and you're there.